

Certificate Number: 06531-NJ-CC-034116650



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## CERTIFICATE OF COUNSELING

I CERTIFY that on February 20, 2020, at 9:44 o'clock AM CST, Raphael S Gardee received from Allen Credit and Debt Counseling Agency, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 20, 2020 By: /s/Evangelina Gunn

Name: Evangelina Gunn

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).